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EXAMINER: Ojo O. Oyebisi

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TITLE: Coordination of Independent Billing and Liquidity Providers to Facilitate Electronic Payments

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RESPONSE TO RESTICTION REQUIREMENT

In response to the Restriction Requirement of August 3, 2009, Applicants respond as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence is being transmitted to the United States Patent and Trademark Office on September 3, 2009.

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